

THE NEXT SPEAKER

Of the House of Representatives at Home in Dubuque.

A PEN PICTURE OF THE MAN.

The Kicking of an Earl by His Father and the Breaking of an Arm While Wrestling the Two Incidents That Settled His Career—His Eloquence as a Boy and His Life at Dubuque. His College Days.

Dubuque, Iowa, correspondence of the New York Sun: Between Congressional sessions Colonel David Brenner Henderson, now virtually speaker-elect of the house of representatives, lives at Dubuque. His reputation among his neighbors is very like his reputation in the house of representatives. He is spoken of as a well-known tireless worker, sympathetic and cordial, a friend to a friend, and a foe to a foe.

Colonel Henderson has two work rooms in Dubuque, while what he calls his den is in the hotel where he makes his home. He generally spends the day from 9 a. m. to 5 p. m. in the office. Unless a social engagement prevents, he spends the evening in the den. At the office he has his congressional secretary to help him; when working in the den Mrs. Henderson, who has made almost as close a study of public affairs as he, assists him. There he does most of his newspaper reading, which must necessarily be extensive. Mrs. Henderson selects and clips all sorts of articles which she thinks will interest him. It is in the den that he generally writes such of his campaign speeches as are sent out in advance, though few of his addresses, and in his judgment, none of his most effective speeches, have ever been written at all. As a rule, his preparation for speech-making is confined to close reading and hard thought. He does the reading first, and when he has acquired the information he desires he goes to his office, looks the door, and sees no one until the speech has been completely thought out. Having fixed its points in his mind, he relies almost wholly upon the impulse of the moment for its form. His written reference being memoranda, so brief that they may be jotted down upon a bit of paper little larger than a man's hand.

Colonel Henderson is almost an ideal campaigner. In his stump speeches the most noticeable characteristics are his heartiness, obvious belief in what he says, and enthusiasm. His habit of living up to the proceedings occasionally by asking the audience to join him in singing "The Star Spangled Banner," "Marching Through Georgia," or some other patriotic song, has long been famous. On such occasions he leads the singing himself in a strong and really musical voice.

Personally, Colonel Henderson is described by his friends as a jolly good fellow. He is taller and heavier than the average. His shoulders are broad, his chest is deep, and he is an impressive figure at the speaker's desk. He walks with the aid of a cane with a limp, due to the loss of the left leg at the knee. He was shot at the battle of Corinth. His hand is a "big one," and his grasp on greeting a friend is a real grip. His conversational voice is pleasant, and his talk shows wide and varied information. He is a capital story teller and he holds pronounced views on most topics. He doesn't like to talk about himself. No one could be with him half an hour without perceiving that he is of a positive character. Yet chance has played a most important part in his life. Had not Thomas Henderson, his father, been more successful half a century ago than most men, David Brenner Henderson might never have been an American citizen at all. The course of his whole career was changed by one act of confidence on the elder Henderson's part.

For generations the Hendersons dwell in Old Deer, a village attached to the Earl of Buchan's estate in Aberdeenshire, Scotland. As the colonel is now, so was his father before him, fond of singing, and possessed of a voice which made him a general favorite. The old Earl of Buchan, a bachelor, who received much company and lived high, was one of those who took pleasure in the Hendersons' voice, and often had him at the castle for the diversion of his guests. Henderson had the additional gift of improvising rhymes readily, and frequently composed new songs on the spur of the moment, adapted them to old airs and sang them to the immense entertainment of the Earl's visitors. On one occasion, when Henderson's efforts had been particularly pleasing, the Earl told him he might occupy a good sized strip of land at the head of Old Deer's main street, promising that the land should remain free to three generations of his descendants. Accordingly Henderson built a row of six small stone houses, investing virtually all his savings in their erection, and became a landlord and a man of substance among his neighbors. David Brenner Henderson, the youngest of the children, was born in one of these houses on March 14, 1840.

After a heavy dinner the old Earl dropped dead one night. A few days later the dead Earl's younger brother called at the Henderson home and asked to see the deeds or some other legal documents under which the land on which the houses stood was held. But Henderson had no title deed, no lease, no legal paper of any sort. He had never thought to ask for anything of the sort—the Earl had given permission for the occupation of the land, so what need was there for papers? Then, said the new owner, the Hendersons must get out inside of two days. Henderson could not believe his ears, but the man meant exactly what he said. When this was made clear to him, Henderson turned, seized the young gentleman, carried him to the door and kicked him into the street. In the mind of Henderson that closed the incident, but with New York any Christmas boys for officers and soldiers in the Philippines which may be delivered there prior to November 1, such boxes to be consigned to Major R. F. Jones, general superintendent army transport service, Pier 12, Columbia street, Brooklyn, N. Y.

After a heavy dinner the old Earl dropped dead one night. A few days later the dead Earl's younger brother called at the Henderson home and asked to see the deeds or some other legal documents under which the land on which the houses stood was held. But Henderson had no title deed, no lease, no legal paper of any sort. He had never thought to ask for anything of the sort—the Earl had given permission for the occupation of the land, so what need was there for papers? Then, said the new owner, the Hendersons must get out inside of two days. Henderson could not believe his ears, but the man meant exactly what he said. When this was made clear to him, Henderson turned, seized the young gentleman, carried him to the door and kicked him into the street. In the mind of Henderson that closed the incident, but with New York any Christmas boys for officers and soldiers in the Philippines which may be delivered there prior to November 1, such boxes to be consigned to Major R. F. Jones, general superintendent army transport service, Pier 12, Columbia street, Brooklyn, N. Y.

After a heavy dinner the old Earl dropped dead one night. A few days later the dead Earl's younger brother called at the Henderson home and asked to see the deeds or some other legal documents under which the land on which the houses stood was held. But Henderson had no title deed, no lease, no legal paper of any sort. He had never thought to ask for anything of the sort—the Earl had given permission for the occupation of the land, so what need was there for papers? Then, said the new owner, the Hendersons must get out inside of two days. Henderson could not believe his ears, but the man meant exactly what he said. When this was made clear to him, Henderson turned, seized the young gentleman, carried him to the door and kicked him into the street. In the mind of Henderson that closed the incident, but with New York any Christmas boys for officers and soldiers in the Philippines which may be delivered there prior to November 1, such boxes to be consigned to Major R. F. Jones, general superintendent army transport service, Pier 12, Columbia street, Brooklyn, N. Y.

ANNOUNCEMENT.

The Peabody Insurance Company has arranged with the Phoenix Assurance Company, of London, England, to assume all of the liability of this company on outstanding policies, and to CONTINUE THE BUSINESS OF THE COMPANY in West Virginia under the management of J. F. Paull and an Advisory Board, consisting of the following gentlemen: John M. Brown, Col. J. A. Miller, A. J. Clarke and A. D. Seamon, the present Board of Directors of the Peabody Insurance Company.

J. M. BROWN, President.
J. F. PAULL, Secretary.

The Phoenix Assurance Company, of London, was established in 1782, one hundred and seventeen years ago, and has cash assets of over \$8,500,000. It has twice paid OVER ONE MILLION OF DOLLARS losses by one fire, and has paid during its existence OVER ONE HUNDRED MILLION dollars for loss claims.

Phoenix Assurance Co., OF LONDON.

J. F. PAULL, Manager for West Virginia.

FINANCE AND TRADE.

The Features of the Money and Stock Markets.

NEW YORK, Oct. 20.—Money on call firmer at 5/8 per cent; last loan 6 per cent. Prime mercantile paper 5 1/2 per cent. Sterling exchange easier, with actual business in bankers' bills at \$4 7/8 @ \$4 7/4 for demand and at \$4 3/4 @ \$4 3/8 for 60 days; posted rates \$4 3/4 @ \$4 1/4 and \$4 3/8 @ \$4 1/8; commercial bills \$4 3/8 @ \$4 1/8. Silver certificates 55 1/2 c. Bar silver 57 1/2 c. Mexican dollars 47 c. Government bonds steady. State bonds weak. Railroad bonds irregular.

The point of greatest interest in today's stock market was the active speculation in Pullman, which was rushed up after yesterday's sharp reaction to an extreme 9 1/4 points to 20 3/4, a record price. The motive was the official confirmation of the merger for the Pullman and Wagner palace car companies which the stock take has clearly foreshadowed for some time past. This published assertion that the Vanderbilts are to get the Pullman holdings of Boston & Albany, and Boston & Maine stock as an incident to the deal, and that New York Central would thus gain control of New England railroad affairs, gave the bulls an opportunity for an active speculation in New York Central. They lifted the price of that stock an extreme 3 1/2 per cent. The influence of this movement on the rest of the list was marked, the other Vanderbilt stocks, of course, moving most closely in sympathy. The bears covered heavily all through the list. The prominent industrial specialties were most affected, especially Sugar and Brooklyn Transit, the dealings in which were very large. The hesitation which had been caused earlier in the day by marked weakness of the Glucose stocks and by sympathy of other industrials was overcome by the strength of Pullman and New York Central, and prices of the railroads rose quite generally above last night's level.

The easing of the rate for sterling exchange encouraged the rise, but it gave way to profit taking in the last hour when the preliminary estimates of the movement of money for the week appeared and the rate for call money stiffened to 8 per cent. The most active stocks reacted a point, and in Pullman the reaction extended to nearly 7 points. There was some rally before the close which was firm and at small net gains for most stocks. The strength of the market, however, was not widely distributed and in fact was almost wholly confined to the few most active stocks. The banks have gained slightly from the sub-treasury on routine operations by reason of continued large disbursements for government expenditures and on account of anticipated interest. But the outflow of money to the interior has been large. The week's shipments by some large banks have been the largest of the season. The net result is estimated by experts at a loss in cash by the banks of nearly \$2,000,000. The easing of the exchange rate in spite of a slight hardening in the London rate discount was significant. The threatened outflow of gold to London may be averted but it will be because of a higher money rate here. Interior rates for New York exchange show no cessation of demand from those quarters.

The activity in bonds was somewhat decreased and there was weakness at some points. Total sales par value \$14,700,000.

United States bonds unchanged in bid quotations.

U. S. BONDS.

Articles.	Open.	High.	Low.	Close.
Wheat No. 2.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4	60 1/8	60 1/4
Nov.	60	60 1/4	60 1/8	60 1/4
Dec.	60	60 1/4	60 1/8	60 1/4
Jan.	60	60 1/4	60 1/8	60 1/4
Feb.	60	60 1/4	60 1/8	60 1/4
Mar.	60	60 1/4	60 1/8	60 1/4
Apr.	60	60 1/4	60 1/8	60 1/4
May	60	60 1/4	60 1/8	60 1/4
Jun.	60	60 1/4	60 1/8	60 1/4
Jul.	60	60 1/4	60 1/8	60 1/4
Aug.	60	60 1/4	60 1/8	60 1/4
Sep.	60	60 1/4	60 1/8	60 1/4
Oct.	60	60 1/4		